

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: HIGGINS, JON D. § Case No. 09-02502  
HIGGINS, JULIE M. §  
CONSTRUCTION, HB PLATINUM §  
Debtors FLAGG, JULIE M. §

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that  
MICHAEL G. BERLAND, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications.

*The Final Report shows receipts of* \$ 6,626.87  
*and approved disbursements of* \$ 0.00  
*leaving a balance of* \$ 6,626.87

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>MICHAEL G. BERLAND</u>	\$ 1,412.66	\$
Attorney for trustee	\$	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$

*Other* \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 85,704.95 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.1 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	<u>Yellow Book USA</u>	\$ 3,549.00	\$ 215.92
2	PYOD LLC is assignee of <u>Citibank</u>	\$ 15,813.63	\$ 962.04
3	PYOD LLC is assignee of <u>Citibank</u>	\$ 11,448.55	\$ 696.48
4	PYOD LLC is assignee of <u>Citibank</u>	\$ 12,476.94	\$ 759.04
5	Recovery Management Systems Corporation	\$ 3,405.24	\$ 207.16
6	<u>Chase Bank USA NA</u>	\$ 6,627.66	\$ 403.20

<u>7</u>	<u>Chase Bank USA NA</u>	\$ <u>11,080.06</u>	\$ <u>674.06</u>
<u>8</u>	<u>Chase Bank USA NA</u>	\$ <u>21,303.87</u>	\$ <u>1,296.04</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

219 S. Dearborn  
Chicago, IL

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 09/18/2009 in Courtroom 201, United States Courthouse,

Will County Court Annex Building  
57 N. Ottawa Street, Suite 201  
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 08/12/2009 By: /s/MICHAEL G. BERLAND  
Trustee

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-02502User: mrahmoun  
Form ID: pdf006Page 1 of 1  
Total Noticed: 25

Date Rcvd: Aug 14, 2009

The following entities were noticed by first class mail on Aug 16, 2009.

db/jdb +Jon D. Higgins, Julie M. Higgins, 27150 W. Hemlock Road, Channahon, IL 60410-3393  
 aty +Kelly Smith, Law Offices of Stuart B. Handelman, P.C., 200 S. Michigan Avenue, Suite 1215,  
       Chicago, IL 60604-2431  
 tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065  
 13462606 +Alexander Lumber Co., 100 Barney Drive, Joliet, IL 60435-6499  
 13462607 +American Marketing & Publishing LLC, P.O. Box 982, Dekalb, IL 60115-0982  
 13462608 Best Buy - Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298  
 13462609 Chase, PO Box 15153, Wilmington, DE 19886-5153  
 14166682 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 13462610 +Citi Cards, Processing Center, Des Moines, IA 50363-0001  
 13462611 Citifinancial Retail Services, P.O. Box 183041, Columbus, OH 43218-3041  
 13462612 Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359  
 13462613 +Citizens FNB Princeton, 606 S. Main Street, Princeton, IL 61356-2070  
 13462614 First Equity Card Corp., P.O. Box 23029, Columbus, GA 31902-3029  
 13462615 Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500  
 13462616 Illinois Designated Acct. Pur., P.O. Box 707, Deerfield, IL 60015-0707  
 13462617 +LiquiDebt Systems, 29W110 Butterfield Road, Suite 108, Warrenville, IL 60555-2828  
 13462619 +Macy's, 9111 Duke Blvd., Mason, OH 45040-8999  
 13462620 Menards, HSBC Business Solutions, P.O. Box 5219, Carol Stream, IL 60197-5219  
 13462621 National City Mortgage, P.O. Box 1820, Dayton, OH 45401-1820  
 13462622 Nissan - Infiniti LT, P.O. Box 660366, Dallas, TX 75266-0366  
 13853755 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
       PO Box 19008, Greenville, SC 29602-9008  
 13731960 +Yellow Book USA, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126,  
       Timonium, Maryland 21094-5126  
 13462623 Yellowbook, 6300 C Street, Cedar Rapids, IA 52404-7470

The following entities were noticed by electronic transmission on Aug 15, 2009.

13462618 E-mail/PDF: gecscedi@recoverycorp.com Aug 15 2009 03:02:35 Lowe's, P.O. Box 530914,  
       Atlanta, GA 30353-0914  
 14164539 +E-mail/PDF: rmscscedi@recoverycorp.com Aug 15 2009 03:00:30 Recovery Management Systems Corporation, For GE Money Bank, dba LOWES CONSUMER,  
       25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2009

Signature:

